

Form plncf13 – ntcnfp1n13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 24-21209-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Frederick L. Johnson  
15 Leighton Ave.  
Red Bank, NJ 07701

Social Security No.:

xxx-xx-6273

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on June 5, 2025.

Dated: June 5, 2025

JAN: mmf

Jeanne Naughton  
Clerk

In re:  
Frederick L. Johnson  
Debtor

Case No. 24-21209-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jun 05, 2025

User: admin  
Form ID: plncf13

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Total Noticed: 38

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2025:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Frederick L. Johnson, 15 Leighton Ave., Red Bank, NJ 07701-1212 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                           | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov                  | Jun 05 2025 20:50:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov        | Jun 05 2025 20:50:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 520453204 | + Email/Text: BKPT@cfna.com                          | Jun 05 2025 20:48:00 | CFNA, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315   |
| 520453205 | + Email/Text: BKPT@cfna.com                          | Jun 05 2025 20:48:00 | CFNA, Pob 81315, Cleveland, OH 44181-0315  |
| 520467320 | Email/Text: BKPT@cfna.com                            | Jun 05 2025 20:48:00 | CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011   |
| 520453202 | + Email/PDF: AIS.cocard.ebn@aisinfo.com              | Jun 05 2025 20:52:43 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 520453203 | + Email/PDF: AIS.cocard.ebn@aisinfo.com              | Jun 05 2025 20:52:33 | Capital One, Po Box 31293, Salt Lake City, UT 84131-0293   |
| 520453206 | + Email/Text: bankruptcy.notifications@fisglobal.com | Jun 05 2025 20:50:00 | Chexsystems, Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595                                    |
| 520453207 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Jun 05 2025 20:49:00 | Comenitybank/trwrdsrv, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  |
| 520453208 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Jun 05 2025 20:49:00 | Comenitybank/trwrdsrv, Po Box 182789, Columbus, OH 43218-2789  |
| 520453209 | Email/Text: bankruptcycourts@equifax.com             | Jun 05 2025 20:49:00 | Equifax, PO Box 740241, Atlanta, GA 30374  |
| 520453210 | ^ MEBN   | Jun 05 2025 20:44:51 | Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558   |
| 520457161 | ^ MEBN   | Jun 05 2025 20:45:31 | FIRST PORTFOLIO VENTURES II, LLC, 3091 Governors Lake Drive Suite 500, Peachtree Corners, GA 30071-1135                              |
| 520453211 | Email/Text: administrative@foundationfinance.com     | Jun 05 2025 20:50:00 | Foundation Finance Company, Attn: Bankruptcy, Po Box 437, Schofield, WI 54476  |
| 520453212 | + Email/Text: administrative@foundationfinance.com   | Jun 05 2025 20:50:00 | Foundation Finance Company, 7802 Meadow Rock Drive, Weston, WI 54476-5262  |
| 520453213 | Email/Text: sbse.cio.bnc.mail@irs.gov                |                      |  |

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|-----------|--|----------------------|--|
|           |  | Jun 05 2025 20:49:00 | Internal Revenue Service, P.O. Box 7346,<br>Philadelphia, PA 19101-7346  |
| 520526073 | ^ MEBN   |                      |  |
|           |  | Jun 05 2025 20:45:15 | Lakeview Loan Servicing, LLC, c/o M&T Bank,<br>P.O. Box 840, Buffalo, NY 14240-0840                                  |
| 520453225 | Email/Text: camanagement@mtb.com                         |                      |  |
|           |  | Jun 05 2025 20:49:00 | M & T Bank, Attn: Bankruptcy, Po Box 844,<br>Buffalo, NY 14240   |
| 520453214 | Email/Text: camanagement@mtb.com                         |                      |  |
|           |  | Jun 05 2025 20:49:00 | M & T Bank, Po Box 900, Millsboro, DE 19966  |
| 520453215 | + Email/Text: Mercury@ebn.phinsolutions.com              |                      |  |
|           |  | Jun 05 2025 20:48:00 | Mercury/FBT, Attn: Bankruptcy, Po Box 84064,<br>Columbus, GA 31908-4064  |
| 520453216 | + Email/Text: Mercury@ebn.phinsolutions.com              |                      |  |
|           |  | Jun 05 2025 20:48:00 | Mercury/FBT, Po Box 84064, Columbus, GA<br>31908-4064  |
| 520507994 | + Email/Text: bankruptcydpt@mcmcg.com                    |                      |  |
|           |  | Jun 05 2025 20:50:00 | Midland Credit Management, Inc., PO Box 2037,<br>Warren, MI 48090-2037   |
| 520495657 | + Email/Text: ext_ebn_inbox@navyfederal.org              |                      |  |
|           |  | Jun 05 2025 20:50:00 | NAVY FEDERAL CREDIT UNION, P O BOX<br>3000, MERRIFIELD, VA 22119-3000  |
| 520453217 | + Email/Text: ext_ebn_inbox@navyfederal.org              |                      |  |
|           |  | Jun 05 2025 20:50:00 | Navy FCU, Po Box 3700, Merrifield, VA<br>22119-3700  |
| 520453226 | + Email/Text: ext_ebn_inbox@navyfederal.org              |                      |  |
|           |  | Jun 05 2025 20:50:00 | Navy FCU, Attn: Bankruptcy, Po Box 3000,<br>Merrifield, VA 22119-3000  |
| 520496215 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com     |                      |  |
|           |  | Jun 05 2025 21:03:29 | PORTFOLIO RECOVERY ASSOCIATES, LLC,<br>POB 41067, Norfolk, VA 23541  |
| 520458194 | Email/Text: bnc-quantum@quantum3group.com                |                      |  |
|           |  | Jun 05 2025 20:50:00 | Quantum3 Group LLC as agent for, BUREAUS<br>INVESTMENT GROUP PORTFOLIO NO 15, PO<br>Box 788, Kirkland, WA 98083-0788 |
| 520464173 | Email/Text: bnc-quantum@quantum3group.com                |                      |  |
|           |  | Jun 05 2025 20:50:00 | Quantum3 Group LLC as agent for, Credit Corp<br>Solutions Inc, PO Box 788, Kirkland, WA<br>98083-0788                |
| 520453219 | + Email/PDF: ais.sync.ebn@aisinfo.com                    |                      |  |
|           |  | Jun 05 2025 20:52:52 | Synchrony Bank, Po Box 71729, Philadelphia, PA<br>19176-1729   |
| 520453218 | + Email/PDF: ais.sync.ebn@aisinfo.com                    |                      |  |
|           |  | Jun 05 2025 20:52:33 | Synchrony Bank, Attn: Bankruptcy, Po Box<br>965060, Orlando, FL 32896-5060   |
| 520453220 | + Email/PDF: ais.sync.ebn@aisinfo.com                    |                      |  |
|           |  | Jun 05 2025 20:52:54 | Synchrony Bank/HHGregg, Attn: Bankruptcy, Po<br>Box 965060, Orlando, FL 32896-5060                                   |
| 520453221 | + Email/PDF: ais.sync.ebn@aisinfo.com                    |                      |  |
|           |  | Jun 05 2025 20:53:18 | Synchrony Bank/HHGregg, Po Box 71757,<br>Philadelphia, PA 19176-1757   |
| 520453222 | Email/Text: DASPUBREC@transunion.com                     |                      |  |
|           |  | Jun 05 2025 20:48:00 | Trans Union Corporation, Public Records<br>Department, 555 West Adams St., Chicago, IL<br>60661                      |
| 520507232 | + Email/PDF: ebn_ais@aisinfo.com                         |                      |  |
|           |  | Jun 05 2025 20:52:58 | Verizon, by AIS InfoSource LP as agent, 4515 N<br>Santa Fe Ave, Oklahoma City, OK 73118-7901                         |
| 520453224 | + Email/PDF: Bankruptcynoticesauto@wellsfargo.com        |                      |  |
|           |  | Jun 05 2025 20:52:59 | Wells Fargo Bank NA, Po Box 71092, Charlotte,<br>NC 28272-1092   |
| 520453223 | + Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com |                      |  |
|           |  | Jun 05 2025 20:52:42 | Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home<br>Campus Mac X2303-01a 3rd Floor, Des Moines,<br>IA 50328-0001        |
| 520484563 | + Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com |                      |  |
|           |  | Jun 05 2025 20:53:20 | Wells Fargo Bank, N.A., 435 Ford Road, Suite<br>300, St. Louis Park, MN 55426-4927                                   |

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2025 at the address(es) listed below:

| Name                     | Email Address  |
|--------------------------|--|
| Albert Russo             | docs@russotrustee.com  |
| Denise E. Carlon         | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Jonathan Goldsmith Cohen | on behalf of Debtor Frederick L. Johnson imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com  |
| U.S. Trustee             | USTPRegion03.NE.ECF@usdoj.gov  |

TOTAL: 4